

Information to identify the case:

Debtor 1 Matthew Karwoski
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1904**

EIN --_-----

Debtor 2 Sherri Karwoski
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7532**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-26044-JKS**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Matthew Karwoski

Sherri Karwoski
aka Sherri Ponczek

3/9/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Matthew Karwoski
 Sherri Karwoski
 Debtors

Case No. 16-26044-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Mar 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2017.

db/jdb
 516350877 +Matthew Karwoski, Sherri Karwoski, 70 Nolton Street, Belleville, NJ 07109-2220
 516350878 +Advanced Periodontics/Implant Dentistry, 230 Center Street, Nutley, NJ 07110-2801
 516394625 +Alliance One, 6565 Kimball Drive, Suite 200, Gig Harbor, WA 98335-1206
 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 516350880 +Borough of N. Arlington, PO Box 949, Matawan, NJ 07747-0949
 516350882 +CBNA Capital One, 701 E 60th St N, Sioux Falls, SD 57104-0432
 516350881 Capital One Card Serv., PO Box 71107, Charlotte, NC 28272-1107
 516350886 Doctors Express, 560 New York Avenue, Lyndhurst, NJ 07071-1532
 516350887 +Drs. Testa and Coppola, 591 Franklin Avenue, Nutley, NJ 07110-1252
 516350888 #+Ellen Ponczek, 70 Nolton Street, Belleville, NJ 07109-2220
 516350889 Emergency Medical Associates, PO Box 717, Livingston, NJ 07039-0717
 516350891 +Esoterix Genetic Laboratories, LLC, PO Box 2240, Burlington, NC 27216-2240
 516350892 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695
 516350894 +Hackensack University Medical Group, 30 Prospect Avenue, Hackensack, NJ 07601-1915
 516350895 Holy Name Hospital, PO Box 42966, Philadelphia, PA 19101-2966
 516350896 +Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
 516350898 #+Ingram and Associates, 1009 Windcross Court, Franklin, TN 37067-2678
 516350899 Internet Medical Group, PO Box 51051, Newark, NJ 07101-5151
 516350901 +KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 516350904 LCA Collections/Lab Corp, PO Box 2240, Burlington, NC 27216-2240
 516350903 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 516350906 +Medical Lab & Pathology Consultants, PO Box 835, Clifton, NJ 07015-0835
 516350907 Mid-Atlantic Pathology Services, PA, PO Box 370, Marlboro, NJ 07746-0370
 516350908 +Montclair Radiology, 777 Passaic Ave, Suite 360, Clifton, NJ 07012-1800
 516350909 +NJ Turnpike Authority, Administration Building, 581 Main Street, PO Box 5042,
 Woodbridge, NJ 07095-5042
 516350910 +NY State Dept. of Taxation and Finance, 26 Edward Street, Arcade, NY 14009-1012
 516350911 Pegasus Memerg. GRP. Meadowlands, PO Box 95000-4640, Philadelphia, PA 19195-4640
 516350913 Quality Asset Recovery, LLC, PO Box 239, Gibbsboro, NJ 08026-0239
 516350914 +Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
 516350916 Riverside Pediatric Group, PO Box 950004535, Philadelphia, PA 19195-4535
 516350919 +S Prakash MD PA, 534 Ave E, Suite 1A, Bayonne, NJ 07002-3987
 516350920 +Schachter Portnoy, LLC, 3490 US Route 1, Princeton, NJ 08540-5920
 516350921 Sears Mastercard, PO Box 6106, Sioux Falls, SD 57117-6106
 516350922 Sequenom, 3595 John Hopkins Court, San Diego, CA 92121-1121
 516350923 Sheridan Anesthesia Services of NJ, P.C., PO Box 452258, Fort Lauderdale, FL 33345-2258
 516350924 +Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 516350926 #+The Tootharium, 710 Ridge Road, Lyndhurst, NJ 07071-3224
 516350927 Total Care Pediatrics, PC, 66 West Gilbert Street, Tinton Falls, NJ 07701-4947
 516350928 US Dept. of Education, PO Box 105291, Atlanta, GA 30348-5291

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2017 22:53:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 09 2017 22:53:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr EDI: PHINAMERI.COM Mar 09 2017 22:23:00 AmeriCredit Financial Services Inc.,
 PO Box 183853, Arlington, TX 76096

516350879 EDI: AMEREXPR.COM Mar 09 2017 22:23:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270

516350883 +E-mail/Text: bankruptcy@certifiedcollection.com Mar 09 2017 22:53:46

Certified Credit and Collection Bureau, PO Box 336, Raritan, NJ 08869-0336

516350884 +EDI: CCS.COM Mar 09 2017 22:28:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679

516350885 +E-mail/Text: kzoepfel@credit-control.com Mar 09 2017 22:53:56 Credit Control,
 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429

516350890 +EDI: CONVERGENT.COM Mar 09 2017 22:28:00 ER Solutions, Inc., 800 SW 39th Street,
 PO Box 9004, Renton, WA 98057-9004

516350900 +E-mail/Text: ebn@barnabashealth.org Mar 09 2017 22:54:15 Jersey City Medical Center,
 355 Grand Street, Jersey City, NJ 07302-4321

516350902 EDI: CBSKOHL.COM Mar 09 2017 22:23:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983

516350905 E-mail/Text: camanagement@mtb.com Mar 09 2017 22:53:44 M&T Bank, PO Box 62182,
 Baltimore, MD 21264

516350912 E-mail/Text: bankruptcy@prosper.com Mar 09 2017 22:54:19 Prosper Marketplace, Inc.,
 PO Box 396081, San Francisco, CA 94139-6081

516350918 +EDI: RMCB.COM Mar 09 2017 22:23:00 RMCB, 4 Westchester Plaza, Suite 110,
 Elmsford, NY 10523-3835

516350915 +EDI: RMCB.COM Mar 09 2017 22:23:00 Retrieval-Masters Creditors Bureau, Inc.,
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615

516350925 EDI: RMSC.COM Mar 09 2017 22:23:00 SYNCB/WalMart, PO Box 530927, Atlanta, GA 30353-0927

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 55

Date Rcvd: Mar 09, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516350929 +EDI: USAA.COM Mar 09 2017 22:23:00 USAA Savings Bank, 9800 Fredericksburg Road,
San Antonio, TX 78288-0002

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516350893 GMC
516350930 Wells Fargo
516350897 ##+Hubschman & Roman, P.C., 318 Bergen Blvd., Palisades Park, NJ 07650-2252
516350917 ##+RJM Acquisitions, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416

TOTALS: 2, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com,
NJ58@ecfcbis.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Valerie Palma DeLuisi on behalf of Debtor Matthew Karwoski vpd@palmalawfirm.com
Valerie Palma DeLuisi on behalf of Joint Debtor Sherri Karwoski vpd@palmalawfirm.com
TOTAL: 5